

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 8/3/10 and was converted to a case under chapter 7 on 7/24/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lillie P. Green
2700 Grantwood Road
Richmond, VA 23225

Case Number: 10-35391-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-3202

Attorney for Debtor(s) (name and address):

Keith A. Pagano
Pagano & Marks, P.C.
4510 S. Laburnum Ave
Richmond, VA 23231
Telephone number: 804-447-1002

Bankruptcy Trustee (name and address):

Harry Shaia, Jr
Spinella, Owings & Shaia, P.C.
8550 Mayland Drive
Richmond, VA 23294
Telephone number: (804) 747-0920

Meeting of Creditors:

Date: **9/2/14**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
11/3/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: July 25, 2014

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Lillie P. Green
DebtorCase No. 10-35391-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1
Form ID: B9APage 1 of 2
Total Noticed: 54

Date Rcvd: Jul 25, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2014.

db +Lillie P. Green, 2700 Grantwood Road, Richmond, VA 23225-1534
 aty +Angela Nicole Watson, Morris, Hardwick, Schneider PLLC, 22375 Broderick Drive, Suite 260, Dulles, VA 20166-9348
 aty +Susan C. Meyer, Shapiro Brown & Alt, LLP, 236 Clearfield Avenue, Suite 215, Virginia Beach, VA 23462-1893
 12473701 Alliance Once, 16847 Woodlands Drive, Suite 15, Maumee, OH 43537
 9864354 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7723
 9864355 +Bon Secours, Richmond Health System, PO Box 28538, Richmond, VA 23228-8538
 12473702 +Bon Secours Richmond Health, PO Box 28538, Henrico, VA 23228-8538
 9913359 Bon Secours St. Francis Med Ctr, c/o Greer P. Jackson, Jr., Esq., Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 9913360 Bon Secours St. Mary's Hospital, c/o Greer P. Jackson, Jr., Esq., Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 9864360 Citi Mastercard, P.O. Box 6500, Dallas, TX 75265-0000
 12250356 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 9864363 +Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443
 9864364 +Commonwealth Lab Consultants, P.O. Box 36559, Richmond, VA 23235-8011
 9864365 +Eastern Account Systems, 75 Glen Road, Suite 110, Sandy Hook, CT 06482-1175
 9864368 +Frances Pitchford, 2710 Grantwood Road, Richmond, VA 23225-1534
 9864370 ++HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520 (address filed with court: Horizon Financial Mgt, 8585 S. Broadway, Suite 880, Merrillville, IN 46410-0000)
 9864369 Henrico County GDC, P.O. Box 90775, 4301 E. Parham Road, Richmond, VA 23273-0775
 9864371 +Integon Casualty Ins Co, PO Box 3199, Winston Salem, NC 27102-3199
 9864376 +Mercantile Adjustment Bureau, P.O. Box 9016, Williamsville, NY 14231-9016
 9864378 +Northland Group Inc., PO Box 390905, Edina, MN 55439-0905
 9864381 +Receivable Management Corp, 23800 West 10 Mile Road, Suite 150, Southfield, MI 48033-3123
 9864382 +St. Francis Hospital, P.O. Box 28530, Richmond, VA 23228
 9864383 +SunTrust, Bankruptcy Division, P.O. Box 85092, Richmond, VA 23285-5092
 9864385 +The Hartford AARP, P.O. Box 14219, Lexington, KY 40512-4219
 9864389 Virginia Department of Taxatio, P.O. Box 1880, Richmond, VA 23218-1880
 9864390 +Virginia Dept. of Taxation, P.O. Box 27407, Richmond, VA 23261-7407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kpagano@paganomarks.com Jul 26 2014 02:07:20 Keith A. Pagano, Pagano & Marks, P.C., 4510 S. Laburnum Ave, Richmond, VA 23231
 tr +EDI: QHSHAIA.COM Jul 26 2014 01:43:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 cr EDI: AIS.COM Jul 26 2014 01:43:00 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 9864353 +EDI: AFNIRECOVERY.COM Jul 26 2014 01:43:00 Afni, Inc., Attn: DP Recovery Support, P.O. Box 3427, Bloomington, IL 61702-3427
 10016828 +EDI: ACCRE.COM Jul 26 2014 01:43:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
 9864356 +E-mail/Text: cms-bk@cms-collect.com Jul 26 2014 02:08:15 Capital Management Services, 726 Exchange St, Ste 700, Buffalo, NY 14210-1464
 9864357 +EDI: CAPITALONE.COM Jul 26 2014 01:43:00 Capital One, Attn.: Fran Steinberger, PO Box 85168, Richmond, VA 23285-5168
 9990045 EDI: CAPITALONE.COM Jul 26 2014 01:43:00 Capital One Bank (USA), N.A., by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083
 9864358 +EDI: AIS.COM Jul 26 2014 01:43:00 Capital One, N.A., C/O American Infosource, P.O. Box 54529, Oklahoma City, OK 73154-1529
 9864359 +E-mail/Text: operator@maxprofitsys.com Jul 26 2014 02:08:39 Charlottesville Bureau Credit, Attn: Bankruptcy Dept, P.O. Box 6220, Charlottesville, VA 22906-6220
 9864361 +EDI: CITICORP.COM Jul 26 2014 01:43:00 Citi Platinum Select Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 9864362 +EDI: CIAC.COM Jul 26 2014 01:43:00 CitiMortgage, Inc., Attn.: Loss Mitigation MS #420, P.O. Box 9438, Gaithersburg, MD 20898-9438
 10009614 +EDI: CIAC.COM Jul 26 2014 01:43:00 CitiMortgage, Inc., 1000 Technology Drive, MS 314, O'Fallon, MO 63368-2240
 12473700 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Jul 26 2014 02:20:56 City of Richmond, Dept of Public Util, PO Box 26060, Richmond, VA 23274-0001
 9889850 +EDI: TSYS2.COM Jul 26 2014 01:43:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 9864366 E-mail/Text: bknotice@erccollections.com Jul 26 2014 02:08:49 Enhanced Recovery Corporation, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 9864367 E-mail/Text: bankruptcy@firstpointcollectionresources.com Jul 26 2014 02:09:22 First Point Collections, 225 Commerce Place, P.O. Box 26140, Greensboro, NC 27402-6140
 9864372 EDI: IRS.COM Jul 26 2014 01:43:00 Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114
 9864374 +EDI: RESURGENT.COM Jul 26 2014 01:43:00 LVNV Funding LLC, P.O. Box 740281, Houston, TX 77274-0281
 10121255 EDI: RESURGENT.COM Jul 26 2014 01:43:00 LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0422-7

User: ramirez-1
Form ID: B9A

Page 2 of 2
Total Noticed: 54

Date Rcvd: Jul 25, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9864375 +EDI: TSYS2.COM Jul 26 2014 01:43:00 Macys, Macy's Bankruptcy, P.O. Box 8053,
Mason, OH 45040-8053
11743479 EDI: AIS.COM Jul 26 2014 01:43:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
9864377 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 26 2014 02:08:58 NCO Financial Systems,
507 Prudential Road, Horsham, PA 19044-2368
9864379 +E-mail/Text: ustpreregion04.rh.ecf@usdoj.gov Jul 26 2014 02:08:28 Office of The U.S. Trustee,
701 E. Broad Street, Room 4304, Richmond, VA 23219-1849
9864386 +E-mail/Text: ebn@unique-mgmt.com Jul 26 2014 02:09:21 Unique National Collections,
119 E Maple Street, Jeffersonville, IN 47130-3439
10094087 EDI: AFNIVERIZONE.COM Jul 26 2014 01:43:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
9864387 +EDI: AFNIVERIZON.COM Jul 26 2014 01:43:00 Verizon - Receivables Managem,
1135 E. Chocolate Avenue, Hershey, PA 17033-1220
9864388 +EDI: AFNIVERIZONE.COM Jul 26 2014 01:43:00 Verizon Virginia Inc, 500 Technology Dr,
Weldon Spring, MO 63304-2225

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiMortgage, Inc.
12473703 Spinella Owings & Shaia, 8550 Mayland Drive
9864373 ##+Joann Green, 1427 Lakeview Avenue, Richmond, VA 23220-6017
9864380 ##+Pagano & Associates, P.C., 3991 E. Williamsburg Road, Suite 100, Sandston, VA 23150-4716
9881800 ##+Pagano & Associates, PC, 3991 East Williamsburg Road, Suite 100,
Sandston, Virginia 23150-4716
9864384 ##+The Hartford, P.O. Box 5025, Hartford, CT 06102-5025
9864391 ##+Wittstadt Title & Escrow, 9324 West Street, Suite 201, Manassas, VA 20110-5198

TOTALS: 2, * 0, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2014 at the address(es) listed below:

Angela Nicole Watson on behalf of Creditor CitiMortgage, Inc. anwatson@closingsource.net,
khildebeidel@closingsource.net; vaecf@closingsource.net; gmullen@closingsource.net
Carl M. Bates station01@richchap13.com,
station10@richchap13.com; station03@richchap13.com; station07@richchap13.com; station06@richchap13.c
om
Harry Shaia, Jr harryshaia@spinella.com,
marykeller@spinella.com; dianecollins@spinella.com; hshaiajr@ecf.epiqsystems.com
Keith A. Pagano on behalf of Debtor Lillie P. Green kpagano@paganomarks.com,
kdodson@paganomarks.com; hearl@paganomarks.com; btate@paganomarks.com
Susan C. Meyer on behalf of Creditor CitiMortgage, Inc. vabecf@logs.com

TOTAL: 5